

FILED
IN CLERK'S OFFICE
U.S. DISTRICT COURT E.D.N.Y.
★ NOV 12 2014 ★
LF 11/17/2014
LONG ISLAND OFFICE

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK**

-----X
Jarrett R. Jenkins,

Plaintiff,

Case No.:2:14-cv-05683-SJF-AKT

VERIFIED AMENDED COMPLAINT

-against-

CAPITAL ONE, N.A., as successor in interest
to HSBC Finance Corporation and or HSBC Bank
Nevada, N.A.,

TRIAL BY JURY DEMANDED

Defendant,

-----X

Comes now the Plaintiff Jarrett R. Jenkins respectfully submits and alleges as follows:

PARTIES

1. Plaintiff Jarrett R. Jenkins resides at 334 Locust Street, Apt-1, West Hempstead, NY 11552-3044.
2. Defendant Capital One, N.A. ("Capital One") is a nationally chartered bank with its principle place of business at 1680 Capital One Drive, Mclean, VA 22102-3407
3. Upon information and belief its registered agent is Corporation Service Company, Bank of America Center, 16th Floor, 1111 East Main Street, Richmond, VA 23219-3532

JURISDICTION AND VENUE

4. Jurisdiction of this Court arises under 28 USC §1331 and pursuant to The Fair Credit Reporting Act (hereinafter "FCRA"), 15 USC §1681 et. seq and The Fair Debt Collection Practices Act (hereinafter "FDCPA"), 15 USC §1692 et. seq.
5. Venue is proper in this district because the cause of action arose in Nassau County which is located in the Eastern District Of New York.
6. Upon information and belief Defendant is usually a banking institution that extends credit to consumers however in regards to this action the Defendant at all relevant times was engaged, by the use of the mail, telephone and the credit reporting system in the business of attempting to collect a

“debt” as defined by 15 U.S.C. § 1692a(5).

7. Capital One is a “debt Collector” as defined by 15 U.S.C. § 1692a(6) because upon information and belief they acquired the alleged debt when it was in default.
8. Plaintiff is a consumer within the meaning of the FCRA, 15 U.S.C. §1681a(c).
9. Equifax, Transunion and Experian are credit reporting agencies within the meaning of the FCRA 15 U.S.C. §1681a(f).
10. Consumer credit report is a consumer report within the meaning of FCRA 15 U.S.C. §1681a(d).
11. Defendant reports these debts to the national credit reporting agencies i.e. Experian, Equifax, and Transunion; as such is governed under the law by the FCRA.

GENERAL ALLEGATIONS

12. On or about October 8, 2012 the Plaintiff pulled his credit report and found that from at least February 2000 the Defendant had entered into the Plaintiff’s Equifax credit report claiming two alleged but **non existent debts** owed to them with partial account #s 544045500219 XXXX with a charged off amount of \$2,077.00 and 431467250017 XXXX with a charged off amount of \$2,498.00.
13. The Plaintiff disputed the accuracy and correctness of the CAPITAL ONE tradelines with Equifax via USPS certified mail on or about December 26, 2012.
14. On or about January 22, 2013 the Plaintiff received a copy of the results of the Equifax reinvestigations which indicated that both the tradelines were “verified”. And so the tradelines continued to be reported in the Plaintiff’s Equifax credit report until May 24, 2013. See *Exhibit-1*
15. On or about October 1, 2012 the Plaintiff pulled his credit report and found that from at least September 2000 the Defendant had entered into the Plaintiff’s Transunion credit report claiming two alleged but **non existent debts** owed to them with partial account #s 544045500219**** with a high

balance of \$2,805.00 and 431467250017 **** with a high balance of \$3,282.00.

16. The Plaintiff disputed the accuracy and correctness of the CAPITAL ONE tradelines with Transunion via USPS certified mail on or about December 26, 2012.

17. On or about January 25, 2013 the Plaintiff received a copy of the results of the Transunion investigations which indicated that both tradelines were deleted. See *Exhibit-2*

18. On or about October 1, 2012 the Plaintiff pulled his credit report and found that from at least September 2000 the Defendant had entered into the Plaintiff's Experian credit report claiming two alleged but **non existent debts** owed to them with partial account #s 544045500219 with a high balance of \$2,805.00 and 431467250017.... with a high balance of \$3,282.00.

19. The Plaintiff disputed the accuracy and correctness of the PRA tradelines with Experian via USPS certified mail on or about December 26, 2012.

20. On or about February 8, 2013 the Plaintiff received a copy of the results of the Experian reinvestigations which indicated that the accounts were verified as belonging to me and "updated". And so the tradeline continued to be reported in the Plaintiff's Experian credit report until present day. See *Exhibit-3*

21. On or about January 2, 2013 the Plaintiff sent the Defendant a letter asking CAPITAL ONE to validate the alleged but **non existent debts**, which they received on January 7, 2013. See *Exhibit-4a*

22. On or about January 9, 2013 the Plaintiff sent the Defendant a second letter asking CAPITAL ONE to validate the alleged but **non existent debts**, which they received on or about January 13, 2013. See *Exhibit-4b*

23. On or about January 11, 2013 the Plaintiff sent the Defendant a third letter asking CAPITAL ONE to validate the alleged but **non existent debts**, which they received on or about January 14, 2013. See

Exhibit-4c

24. On or about January 14, 2013 the Plaintiff sent the Defendant a fourth letter asking CAPITAL ONE to validate the alleged but **non existent debts**, which they received on January 17, 2013. See

Exhibit-4d

25. Despite numerous requests from the Plaintiff not including the letters mentioned previously, to date the Defendant have failed to provide any general ledger accounting or proper validation of the alleged debts claimed to be owed by the Plaintiff.

26. Prior to and within 30 days of the first appearance of the CAPITAL ONE tradelines in February 2000 into the Plaintiff's Equifax, Experian and Transunion credit reports the Plaintiff was unaware of any contact whether through the mail or by telephone made by the Defendant, if there was any.

27. The Plaintiff ponders; that if he never was in default to CAPITAL ONE and he never had any kind of relationship, business or otherwise with the Defendant or their predecessor(s), then how can any of the information being reported and communicated in his Equifax, Experian and Transunion credit reports be anything but false, derogatory and inaccurate. Furthermore by the reporting of such information into the Plaintiff's credit reports as a means to entice payment of alleged but **non existent debts**, that behavior can only be deceptive, unfair and unconscionable.

28. The Plaintiff denies ever having any contractual agreement for credit, loans, or services relationship with the Defendant. Even if the Plaintiff did have such an agreement, which the Plaintiff denies, the alleged debts are not in question here as there is no proof of any alleged debts. But the fact as to how it was or was not validated and the wrongful actions of the Defendant in an attempt to collect on the alleged but **non existent debts**, continued collection activity by harassing, abusing, failing to provide adequate validation, using unfair, unconscionable and deceptive business practices upon the Plaintiff by inputting and reporting negative, false and inaccurate information into the Plaintiff's

Equifax, Experian and Transunion credit reports after the Plaintiff asked for validation of the alleged but **non existent debts** and disputed the tradeline with Equifax, Experian and Transunion, violated the civil rights of the Plaintiff.

COUNT I
FAIR DEBT COLLECTION PRACTICES ACT VIOLATIONS

29.Paragraphs 1 through 28 re-alleged as though fully set forth herein.

30.From on or about January 2, 2013 the Defendant received more than four separate “requests for validation” from the Plaintiff asking them to properly validate the alleged but **non existent debts** under the FDCPA . See *Exhibits 4a-4d*. That demand was never complied with and so any continued action in regards to the collection of the alleged but **non existent debts** were blatant violations of various sections of the FDCPA as follows:

- a. Defendant violated §1692d(5) of the FDCPA by engaging in conduct of which the natural result was the abuse and harassment of the Plaintiff by inputting false, derogatory and inaccurate information in the Plaintiff’s Experian credit report and updating and certifying said report from October 2013 to present day. See *Exhibit-3*
- b. Defendant violated §1692e(2)(A) of the FDCPA by falsely representing the character and amount of the alleged debts in the Plaintiff’s Experian credit report from October 2013 to present day.
- c. Defendant violated §1692e(8) of the FDCPA by communicating to Experian credit information which they knew or should have known to be false from October 2013 to present day. The Defendant knew or should have known the information they were communicating to Experian was false because the Plaintiff never had any kind of relationship, business or otherwise with the Defendant or their predecessor(s).

- d. Defendant violated §1692f(1) of the FDCPA by using the Plaintiff's Experian credit report as a means to collect on the alleged but **non existent debts**. That behavior was unfair and unconscionable because the collection of any amount is forbidden (including the interest, fee, charge, or expense incidental to the principal obligation) unless such amount is expressly authorized by the agreement creating the debts or permitted by law. The Defendant to this day never produced those agreements or brought forth any legal or lawful obligation that was owed by the Plaintiff after the Plaintiff requested such proof. See *Exhibits 4a-4d*
- e. Defendant violated §1692g(b) of the FDCPA by not ceasing collection activity in the Plaintiff's Experian credit report from October 2013 to present day. Even after receiving the Plaintiff's multiple requests for validation from on or about January 2, 2013 to present. See *Exhibits 4a-4d*

31. As a direct and proximate result of one or more or all of the statutory violations above the Plaintiff has suffered actual damages in the forms of emotional distress (*see Exhibit 5*) and the denial of credit from Cash Call. See *Exhibit 6*

WHEREFORE, Plaintiff, Jarrett R. Jenkins prays that the court enter an order against the Defendant, CAPITAL ONE that:

1. Declares that the Defendant's conduct violated the FDCPA;
2. Award statutory damages as listed under the FDCPA 813[15 USC§1692k] of \$1,000.00,
3. Award actual damages as listed under the FDCPA 813[15 USC§1692k],
4. Award costs and attorneys fees as listed under the FDCPA 813[15 USC§1692k],
5. Other damages as allowed by the court.

COUNT II
FAIR CREDIT REPORTING ACT VIOLATIONS

32. Paragraphs 1 through 31 are re-alleged as though fully set forth herein.

33. From on or about December 26, 2012 the Plaintiff sent his "Notice of Dispute" to Equifax, disputing the accuracy and correctness of the Capital One tradeline in his credit report. In turn, after receiving the "notice of dispute" from Equifax the Defendant had a duty and obligation under the FCRA, 15 U.S.C. §1681 s-2b to conduct proper and reasonable investigations as required by the statute. That demand was never complied with and so any continued reporting of the negative, false and inaccurate tradelines by the Defendant into the Plaintiff's Equifax credit report monthly became a separate violation of the statute. By the continued reporting of the false, negative and inaccurate information into the Plaintiff's Equifax, report on the alleged but **non existent debts** without conducting proper and reasonable investigations as required by 15 U.S.C. §1681 s-2b demonstrates a willful and knowing disregard for the law or in the alternative negligence of the law. This behavior and violations occurred from January 22, 2013 to May 24, 2013 (**5 months, 5 violations**) for each account.

34. From on or about December 26, 2012 the Plaintiff sent his "Notice of Dispute" to Experian, disputing the accuracy and correctness of the Capital One tradeline in his credit report. In turn, after receiving the "notice of dispute" from Experian the Defendant had a duty and obligation under the FCRA, 15 U.S.C. §1681 s-2b to conduct proper and reasonable investigations as required by the statute. That demand was never complied with and so any continued reporting of the negative, false and inaccurate tradelines by the Defendant into the Plaintiff's Experian credit report monthly became a separate violation of the statute. By the continued reporting of the false, negative and inaccurate information into the Plaintiff's Experian, report on the alleged but **non existent debts** without conducting proper and reasonable investigations as required by 15 U.S.C. §1681 s-2b demonstrates a willful and knowing disregard for the law or in the alternative negligence of the law. This behavior and violations occurred from February 8, 2013 to present (**20 months, 20 violations**) for each account.

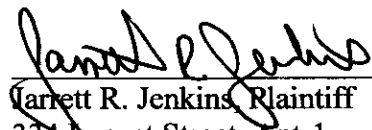
35. Defendant, CAPITAL ONE violated 15 U.S.C. §1681 s-2(b)(1)(A) by failing to conduct an investigation after receiving notice that the Plaintiff disputed the information the Defendant had provided to Equifax and Experian.
36. Defendant, CAPITAL ONE violated 15 U.S.C. §1681 s-2(b)(1)(B) by failing to review all relevant information provided by Equifax and Experian pursuant to §1681i .
37. Defendant, CAPITAL ONE violated 15 U.S.C. §1681 s-2(b)(1)(c) by reporting inaccurate, incomplete, false, and misleading results of the investigation, if any to Equifax and Experian.
38. Defendant, CAPITAL ONE violated 15 U.S.C. §1681 s-2(b)(1)(D) by failing to notify Equifax and Experian that the reporting of the Defendants tradeline was inaccurate, incomplete, false and misleading.
39. As a direct and proximate result of one or more or all of the statutory violations above the Plaintiff has suffered actual damages in the forms of emotional distress (*see* Exhibit 5) and the denial of credit from Cash Call (*see* Exhibit 6).

WHEREFORE, Plaintiff, Jarrett R. Jenkins prays that the court enter an order against the Defendant, CAPITAL ONE, N.A. that:

1. Declares that the Defendant's conduct violated the FCRA;
2. Award statutory damages as listed under the FCRA, 15 U.S.C. §1681n (a)(1)(A) of \$1000 per violation, or in the alternative for negligent conduct pursuant to 15 U.S.C. §1681o
3. Award costs and attorneys fees as listed under the FCRA, 15 U.S.C. §1681n (a)(3) and or o,
4. Award punitive damages as the court may allow as listed under the FCRA, 15 U.S.C. §1681n (a)(2), or in the alternative for negligent conduct pursuant to 15 U.S.C. §1681o
5. Other damages as allowed by the court.

Respectfully Submitted,

November 12, 2014

A handwritten signature in black ink, appearing to read "Garrett R. Jenkins", is written over a horizontal line.

Garrett R. Jenkins, Plaintiff
334 Locust Street, Apt-1
West Hempstead, NY 11552-3044
516-841-3132
jrobertjenkins@gmail.com

2:14-CV-05683 -SJF-AKT

EXHIBIT-1

CREDIT FILE : January 22, 2013
Confirmation # 3002015125

**P. O. Box 105518
Atlanta, GA 30348**

000631



001324673-681
Jarrett R Jenkins
PO Box 286
Baldwin, NY 11510-0286

Dear Jarrett R Jenkins:

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 265-8807 from 9:00am to 5:00pm Monday-Friday in your time zone.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> We have reviewed the Identification information. The results are: Please be advised that your social security number and date of birth are reporting correctly on your credit file. Name: Jarrett R Jenkins Ssn: 072-72-1996 Birthdate: 10/25/1973

>>> We have reviewed the current address. The results are: The current address has been added/updated per the information you have supplied. PO Box 286 Baldwin NY 11510

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *)
(This section includes open and closed accounts reported by credit grantors)

Account History	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off
Status Code			
Descriptions			

>>> ***We have researched the credit account. Account # - 431467250017* The results are:*** We have verified that this item has been reported correctly. If you have documents that release you from this obligation, please forward a copy to us. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: ***Capital One, PO Box 5253 Carol Stream IL 60197-5253 Phone: (800) 477-6000***

Nabc Bank PO Box 5253 Carol Stream IL 60197-5253 : (800) 477-4000

[illegible]

STATUS - CHARGE OFF: Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account information; Account Transferred or Sold; Charged Off Account;

>>> *We have researched the credit account. Account # - 544045500219* The results are:* We have verified that this item has been reported correctly. Additional information has been provided from the original source regarding this item. If you have documents that release you from this obligation, please forward a copy to us. If you have additional questions about this item please contact: *Capital One, PO Box 5253, Carol Stream IL 60197-5253 Phone: (800) 477-6000*

Confirmation # 3002015125

10. *Journal of the American Medical Association*, 277, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674,

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Rmd	Activity Designator	Creditor Classification		
544045500219*	02/22/2000	\$2,805	\$2,200		Monthly	97	Transfer/Sold			
Balance As of Date Reported	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mtd Del 1st Pmt Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
01/22/2013	\$0	06/2008	\$261	\$0	07/2008		01/2009	\$0		

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Account Transferred or Sold; Charged Off Account;

3002015125CTE-001324673-681 - 4589 - AS

EQUIFAX

CREDIT FILE : May 24, 2013
Confirmation # 3134029400

000396



001413501-396
 Jarrett R Jenkins
 PO Box 286
 Baldwin, NY 11510-0286

P. O. Box 105518
 Atlanta, GA 30348



Dear Jarrett R Jenkins:

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *)
 (This section includes open and closed accounts reported by credit grantors)

Account History	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
Descriptions	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> We have researched the credit account. Account # - 431467250017*. The results are: We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: [REDACTED]

Hebc Bank PO Box 5253 Carol Stream IL 60197-5253 : (800) 477-6000

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification		
431467250017*	10/22/1998	\$3,282	\$2,500		Monthly	99	Transfer/Sold			
Balance As of	Amount	Date of Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Charge Off Del. 1st Rptd Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
01/22/2013	\$0	06/2008	\$126	\$0	07/2008	\$0	01/2009	\$0		

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Account Transferred or Sold; Charged Off Account;

>>> We have researched the credit account. Account # - 544045500219* The results are: We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Capital One, PO Box 5253, Carol Stream IL 60197-5253 Phone: (800) 477-6000**

Habc Bank PO Box 5253 Carol Stream IL 60197-5253 : (800) 477-6000

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
544045500219*	02/28/2000	\$2,805	\$2,200		Monthly	97	Transfer/Sold	
Items As of	Amount	Date of	Scheduled	Date of 1st	Date of	Date Mgr.	Deferred Pay	Balloon
01/28/2013	\$0	06/2008	\$0	Delinquency	Last Activity	Del 1st Paid	Start Date	Pay Date
				Amount		Amount		Closed
						\$0	\$0	

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Account Transferred or Sold; Paid Charge Off; Credit Card;

Notice to Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

2:14-CV-05683 -SJF-AKT

EXHIBIT-2

*** 326382131-010 ***
P.O. Box 2000
Chester, PA 19022-2000



01/25/2013 TransUnion.

P2GYEE00300287-1002861-194070699



JARRETT ROBERT JENKINS
PO BOX 286
BALDWIN, NY 11510-0286

If you have received a credit report disclosure from TransUnion in the past, you will notice that we have changed the format to make it easier to review and understand your credit information. Please see the "Important Information Concerning Your TransUnion Credit Report" section for details about your credit report. You also may see that TransUnion has enriched your credit report with additional personal and financial information not previously retained in our production database. This data can enable you and your creditors to see a more complete picture of how you have managed your credit over time.

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
[REDACTED]		
[REDACTED]		
HSBC BANK	# 544045500219****	DELETED
HSBC BANK	# 431467250017****	DELETED
[REDACTED]		

P 2GYEE-003 00287-1002861 01/10

JRJ-000105-PRA

2:14-CV-05683 -SJF-AKT

EXHIBIT-3



Prepared for: JARRETT ROBERT JENKINS
Date: February 08, 2013
Report number: 0608-3084-72

Page 1 of 22

Dear JARRETT ROBERT JENKINS ,

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

PORTFOLIO RECOVERY ASSOCIATES
544045500219....
PLEASE CONTACT CREDIT GRANTOR AT- 866 428 6589

HSBC BANK
431467250017....
PLEASE CONTACT CREDIT GRANTOR AT- 866- 516- 6388

HSBC BANK
544045500219....
PLEASE CONTACT CREDIT GRANTOR AT 800- 772- 1413

OTHER ITEMS DISPUTED ARE NOT CURRENTLY DISPLAYING ON YOUR PERSONAL CREDIT REPORT:-

PO Box 9701
Allen, TX 75013



0000421 00 MR 0.652 **AUTO 407036 11510-028880 -C02-P00421-1
JARRETT ROBERT JENKINS
PO BOX 286
BALDWIN NY 11510-0288



Scan me with your smart phone
for special offers from Experian.

0182312992



Prepared for: JARRETT ROBERT JENKINS
Date: February 08, 2013
Report number: 0608-3084-72

Page 2 of 22

Dispute results

About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

- The federal Fair Credit Reporting Act provides that you may:
 - request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
 - add a statement disputing the accuracy or completeness of the information; and
 - request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.
- If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report
Remains - This item was not changed as a result of our processing of your dispute
Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you
Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
PORTFOLIO RECVRY&AFIL 544045500219....	Updated

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

0182312992

Credit items continued	Outcome
HSBC BANK 431467250017....	Updated
HSBC BANK 544045500219....	Updated

Visit experian.com/status to check the status of
your pending disputes at any time



Prepared for: JARRETT ROBERT JENKINS
Date: February 08, 2013
Report number: 0608-3084-72

Page 8 of 22

Your accounts that may be considered negative (continued)

HSBC BANK	Date opened	Type	Credit limit or	Recent balance	Responsibility
PO BOX 5253	Oct 1988	Credit card	original amount	Not reported	Individual
CAROL STREAM IL 60197	First reported	Terms	\$2,500		Status
Phone number	Jul 2008	Not reported	High balance		Closed, \$3,282 written off.
(800) 477 6000	Date of status	Monthly	\$3,282		Comment
Partial account number	Feb 2009	payment			Account information disputed by consumer (Meets
431467250017.....		Not reported			requirement of the Fair Credit Reporting Act).
Address identification number					Your statement:
0023845723					"Y ITEM DISPUTED BY CONSUMER"
Sold to: ARROW FINANCIAL					

0182312992



Prepared for: JARRETT ROBERT JENKINS

Date: February 08, 2013

Report number: 0608-3084-72

Page 9 of 22

Your accounts that may be considered negative (continued)

Payment history

2009 2008
FEB JAN DEC NOV OCT SEP AUG JUL
[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]

HSBC BANK
PO BOX 5253
CAROL STREAM IL 60197
Phone number
(800) 477 6000
Partial account number
544045500219....
Address identification number
0023645723
Sold to: PORTFOLIO RECOVERY

Date opened Feb 2000
First reported Jul 2009
Date of status Jul 2009
Type Credit card
Terms Not reported
Monthly High balance
Date of status Jul 2009
Monthly payment
Not reported

Responsibility

Individual
Status Closed, \$2,805 written off.
Comment Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
Your statement
" Y ITEM DISPUTED BY CONSUMER"
Creditor's statement
"Purchased by another lender."
This item was updated from our processing of your dispute in Jan 2013.

Payment history

2009
JUL

LYNN FUNDING, LLC

Date opened

Type

Credit limit or

Recent balance

Responsibility

Feb 2013.

0182312992



Prepared for: JARRETT ROBERT JENKINS
Date: February 08, 2013
Report number: 0808-3084-72

Page 11 of 22

PORTFOLIO RECOVERY ASSOCIATES
120 CORPORATE BLVD STE 100
NORFOLK VA 23502
Phone number
(800) 772 1413
Partial account number
544045500219...
Address identification number
0519163097
Original creditor HSBC CARD
SERVICES III INC

Date opened	Type	Credit limit or original amount	Recent balance
Jul 2009	Debt Buyer		\$2,805 as of Jan 2013
First reported Jan 2013	Terms 1 Month	\$2,805	
Date of status Jan 2013	Monthly payment	High balance Not reported	Recent payment \$261
	Not reported		

Responsibility
Individual
Status
Collection account: \$2,805 past due as of Jan 2013.
This account is scheduled to continue on record until Apr 2015.
Comment
Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
Your statement
" Y ITEM DISPUTED BY CONSUMER"
This item was updated from our processing of your dispute in Jan 2013.

0182312992

2008



HSBC BANK

Address: PO BOX 9
BUFFALO, NY 14240
(888) 385-8916
Account Number: 431467250017....
Address Identification Number: 0023645723
Status: Closed. \$3,282 written off.

Date Opened: 10/1998
Type: Credit card
Reported Since: 01/2009
Terms: NA
Date of Status: 02/2009
Monthly Payment: \$0
Last Reported: 02/2009
Responsibility: Individual
Your Statement:
Y ITEM DISPUTED BY CONSUMER
Completed investigation of FCRA dispute - consumer disagrees.

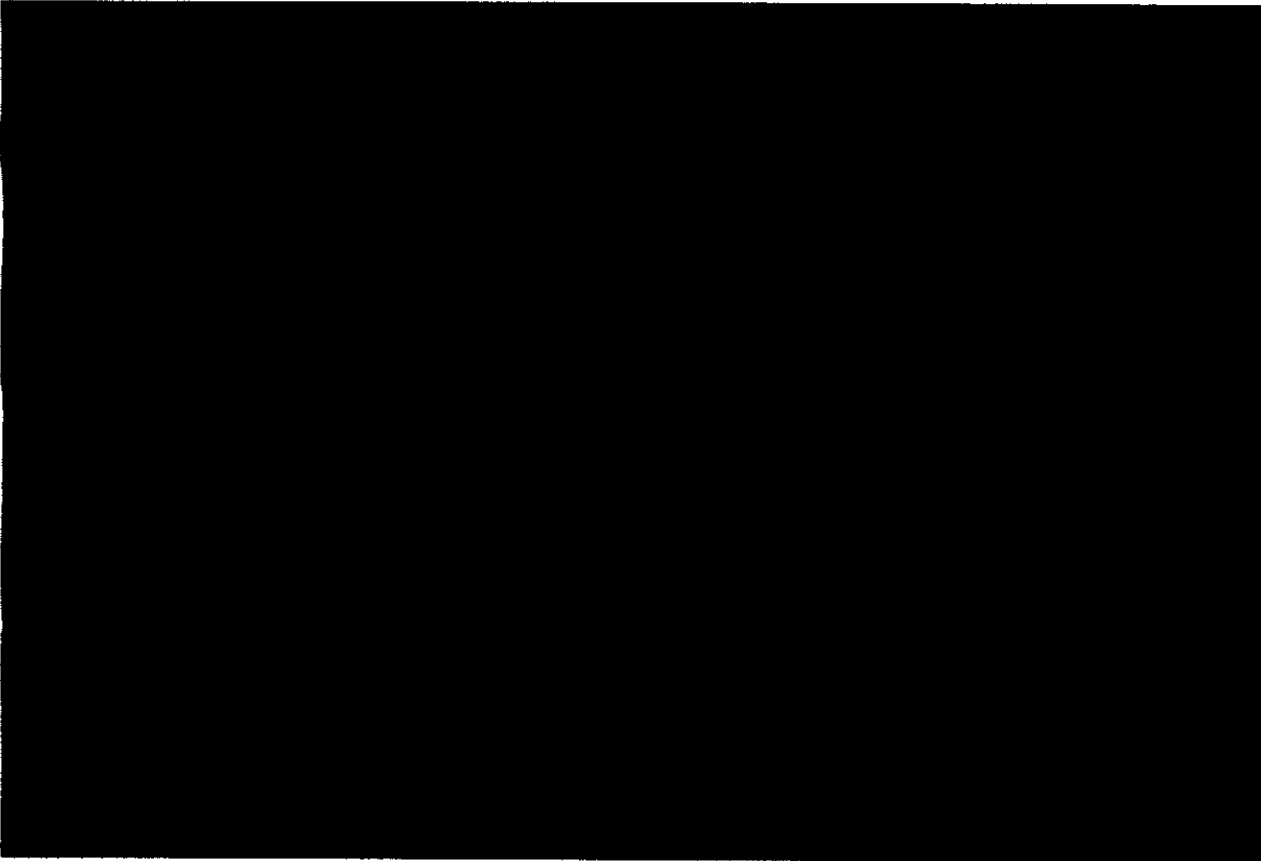
Status Details:
This item was updated from our processing of your dispute in Apr 2014.
Credit Limit/Original Amount: \$2,500
High Balance: \$3,282
Recent Balance: NA
Recent Payment: NA
Comment: Purchased by another lender.

Payment History:
2009
FEB JAN
CLS CO

Account History:
Charge Off as of Jan 2009

Feb 2014: \$1,328 / February 13, 2014 / \$23 / \$115
Jan 2014: \$205 / January 17, 2014 / \$15 / \$930
Dec 2013: \$977 / December 6, 2013 / \$23 / \$900
Nov 2013: \$1,636 / November 8, 2013 / \$35 / \$320
Oct 2013: \$1,938 / October 11, 2013 / \$59 / \$100
Sep 2013: \$2,016 / September 11, 2013 / \$61 / \$65
Aug 2013: \$2,058 / July 19, 2013 / \$62 / \$200
Jul 2013: \$2,141 / July 10, 2013 / \$65 / \$42
Jun 2013: \$1,364 / June 7, 2013 / \$41 / \$140
May 2013: \$1,195 / April 26, 2013 / \$36 / \$560
Apr 2013: \$1,272 / April 12, 2013 / \$39 / \$860
Mar 2013: \$1,539 / February 24, 2013 / \$47 / \$350
Feb 2013: \$1,531 / February 5, 2013 / \$46 / \$32
Jan 2013: \$735 / December 21, 2012 / \$25 / \$340
Dec 2012: \$822 / December 11, 2012 / \$25 / \$30
Nov 2012: \$57 / November 15, 2012 / \$25 / \$740
Oct 2012: \$306 / no data / \$25 / no data
Sep 2012: \$0 / no data / Unknown / no data

Between Dec 2012 and Jul 2014, your credit limit/high balance was \$2,500
Between Oct 2012 and Nov 2012, your credit limit/high balance was \$1,500
Between Sep 2012 and Sep 2012, your credit limit/high balance was \$500



HSBC BANK
Address: PO BOX 9
BUFFALO, NY 14240
(888) 385-8916
Account Number: 544045500219....
Address Identification Number: 0023645723

Status: Closed.

Date Opened:
02/2000

Reported Since:
07/2009

Date of Status:
07/2009

Last Reported:
07/2009

Your Statement:
Y ITEM DISPUTED BY CONSUMER
Completed investigation of FCRA dispute - consumer disagrees.

Type:
Credit card

Terms:
NA

Monthly Payment:
\$0

Responsibility:
Individual

Status Details:
This item was updated from our processing of your dispute in Jul 2014.

Credit Limit/Original Amount:
\$2,200

High Balance:
\$2,805

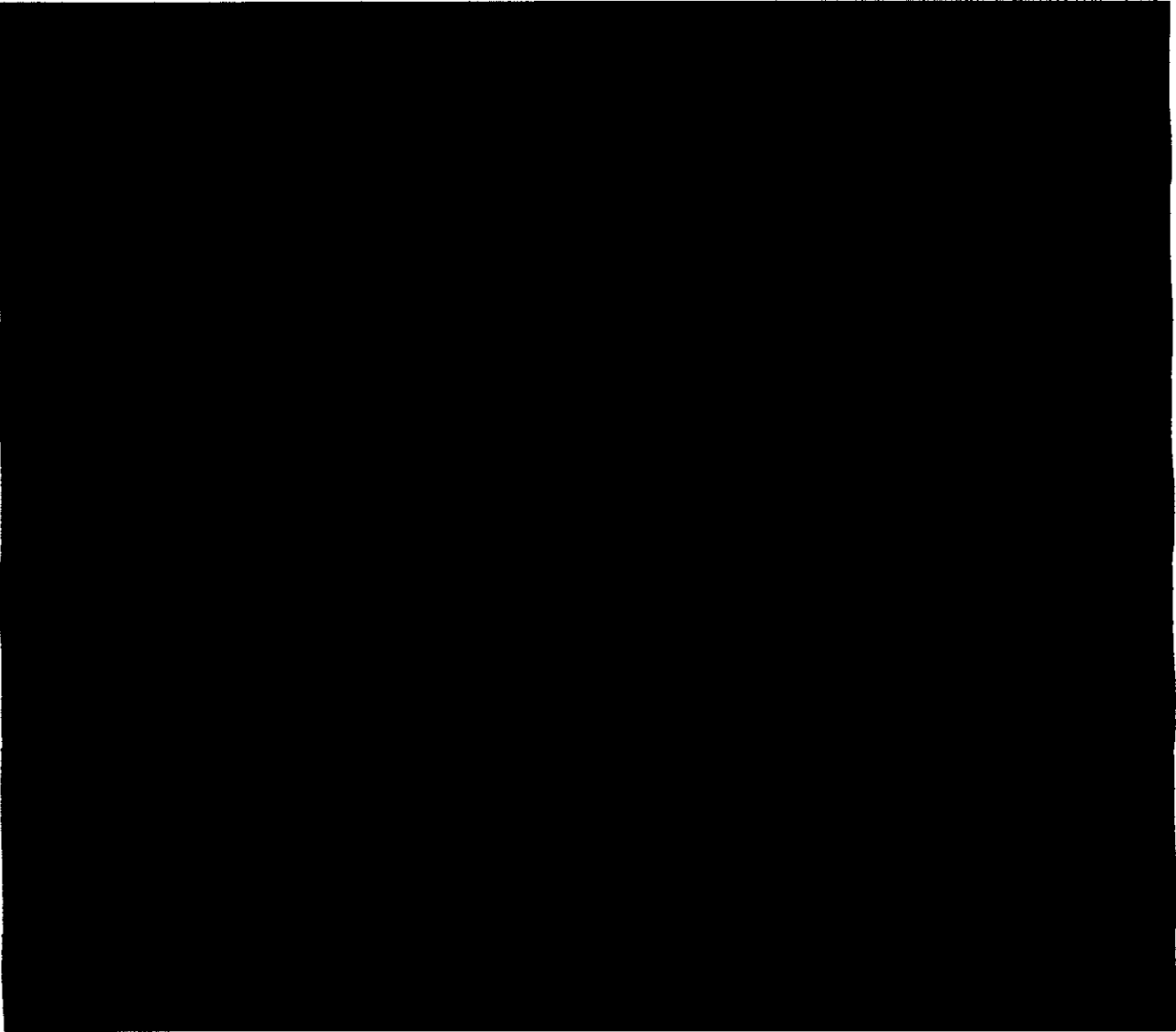
Recent Balance:
NA

Recent Payment:
NA

Comment: Purchased by another lender.

Payment History:

2009
JUL
CLS



2:14-CV-05683 -SJF-AKT

EXHIBIT-4a

Jarrett R. Jenkins
P.O. Box 286
Baldwin, NY 11510-0286

January 2, 2013

HSBC BANK/ or CAPITAL ONE
PO Box 5253
Carol Stream, IL 60197-5253

Certified Mail – Return Receipt Requested

RE: Acct #431467250017XXXX

; Original Creditor- Unknown

Dear Sir/Madam,

Be advised that I am requesting a "validation;" that is, competent evidence that I have some contractual obligation to pay you.

I am requesting under the guidelines of the Fair Debt Collection Practices Act and the Fair Credit Reporting Act that you provide me within 30 days upon receipt of this letter the following:

1. A certified copy of the original contract bearing my signature contracting for goods and or services with your company
2. A copy of the transaction history relating to any sale/purchase of products or services from your company
3. A copy of your authority to collect on this account since I have no agreement with your company
4. A copy of the final account statement from the original creditor AND a document that lists the total principal of amount owed including a description of why I must pay additional fees which may include late fees, interest, penalties etc.
5. A copy of the servicing history which includes any/all payments received from me which breaks down how each payment was applied to principal, interest, late fees etc.

You should also be aware that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

I have been counseled regarding my rights under the Fair Credit Reporting Act and the Fair Debt Collection Practices Act. I will not attach the many pages of case references relating to deceptive collection practices. I leave that entirely up to your

legal department to determine whether or not your defense in Federal Court here in New York is sufficient to absolve your company of violations of 15 U.S.C. 1692e(5) "Threats of Unintended or Illegal Action".

Your failure to satisfy this request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney fees.

My SS# 072-72-1996, and DOB 10-25-1973.

Respectfully,


Jarrett Jenkins

Jarrett R. Jenkins
P.O. Box 286
Baldwin, NY 11510-0286

January 2, 2013

HSBC BANK/ or CAPITAL ONE
PO Box 5253
Carol Stream, IL 60197-5253

Certified Mail – Return Receipt Requested

RE: Acct #544045500219XXXX

; Original Creditor- Unknown

Dear Sir/Madam,

Be advised that I am requesting a "validation;" that is, competent evidence that I have some contractual obligation to pay you.

I am requesting under the guidelines of the Fair Debt Collection Practices Act and the Fair Credit Reporting Act that you provide me within 30 days upon receipt of this letter the following:

1. A certified copy of the original contract bearing my signature contracting for goods and or services with your company
2. A copy of the transaction history relating to any sale/purchase of products or services from your company
3. A copy of your authority to collect on this account since I have no agreement with your company
4. A copy of the final account statement from the original creditor AND a document that lists the total principal of amount owed including a description of why I must pay additional fees which may include late fees, interest, penalties etc.
5. A copy of the servicing history which includes any/all payments received from me which breaks down how each payment was applied to principal, interest, late fees etc.

You should also be aware that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

I have been counseled regarding my rights under the Fair Credit Reporting Act and the Fair Debt Collection Practices Act. I will not attach the many pages of case references relating to deceptive collection practices. I leave that entirely up to your legal department to determine whether or not your defense in Federal Court here in New York is sufficient to absolve your company of violations of 15 U.S.C. 1692e(5) "Threats of Unintended or Illegal Action".

Your failure to satisfy this request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney fees.

My SS# 072-72-1996, and DOB 10-25-1973.

Respectfully,


Jarrett Jenkins



Date: 01/07/2013

JARRETT JENKINS:

The following is in response to your 01/03/2013 request for delivery information on your Certified Mail(TM) item number 7012 1010 0003 5815 2404. The delivery record shows that this item was delivered on 01/07/2013 at 08:46 AM in SALT LAKE CITY, UT 84130 to S LEHAULI. The scanned image of the recipient information is provided below.

Signature of Recipient:

A scanned image of a handwritten signature in black ink, reading "Jarrett Jenkins", written over a horizontal line.

Address of Recipient:

A scanned image of a handwritten address "84130" in black ink, written over a horizontal line.

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local Post Office or postal representative.

Sincerely,

United States Postal Service

2:14-CV-05683 -SJF-AKT

EXHIBIT-4b

Jarrett R. Jenkins
P.O. Box 286
Baldwin, NY 11510-0286

January 9, 2013

HSBC
PO Box 5253
Carol Stream, IL 60197-5253

Certified Mail – Return Receipt Requested

RE: Acct #431467250017XXXX

; Original Creditor- ?

Dear Sir/Madam,

Be advised that I am requesting a "validation;" that is, competent evidence that I have some contractual obligation to pay you.

I am requesting under the guidelines of the Fair Debt Collection Practices Act and the Fair Credit Reporting Act that you provide me within 30 days upon receipt of this letter the following:

1. A certified copy of the original contract bearing my signature contracting for goods and or services with your company
2. A copy of the transaction history relating to any sale/purchase of products or services from your company that includes copies of all invoices relating to this account
3. A copy of your authority to collect on this account since I have no agreement with your company
4. A copy of the final account statement AND a document that lists the total principal of amount owed including a description of why I must pay additional fees which may include late fees, interest, penalties etc.
5. A copy of the complete servicing history from the inception date of the contract to the closing of the account which includes any/all payments received from me or on my behalf which breaks down how each payment was applied to principal, interest, late fees etc.

You should also be aware that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

I have been counseled regarding my rights under the Fair Credit Reporting Act and the Fair Debt Collection Practices Act. I will not attach the many pages of case references relating to deceptive collection practices. I leave that entirely up to your legal department to determine whether or not your defense in Federal Court here in New York is sufficient to absolve your company of violations of 15 U.S.C. 1692e(5) "Threats of Unintended or Illegal Action".

Your failure to satisfy this request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney fees.

My SS# 072-72-1996, and DOB 10-25-1973.

Respectfully,


Jarrett Jenkins

Jarrett R. Jenkins
P.O. Box 286
Baldwin, NY 11510-0286

January 9, 2013

HSBC
PO Box 5253
Carol Stream, IL 60197-5253

Certified Mail – Return Receipt Requested

RE: Acct #544045500219XXXX

; Original Creditor-?

Dear Sir/Madam,

Be advised that I am requesting a "validation;" that is, competent evidence that I have some contractual obligation to pay you.

I am requesting under the guidelines of the Fair Debt Collection Practices Act and the Fair Credit Reporting Act that you provide me within 30 days upon receipt of this letter the following:

1. A certified copy of the original contract bearing my signature contracting for goods and or services with your company
2. A copy of the transaction history relating to any sale/purchase of products or services from your company that includes copies of all invoices relating to this account
3. A copy of your authority to collect on this account since I have no agreement with your company
4. A copy of the final account statement AND a document that lists the total principal of amount owed including a description of why I must pay additional fees which may include late fees, interest, penalties etc.
5. A copy of the complete servicing history from the inception date of the contract to the closing of the account which includes any/all payments received from me or on my behalf which breaks down how each payment was applied to principal, interest, late fees etc.

You should also be aware that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

I have been counseled regarding my rights under the Fair Credit Reporting Act and the Fair Debt Collection Practices Act. I will not attach the many pages of case references relating to deceptive collection practices. I leave that entirely up to your legal department to determine whether or not your defense in Federal Court here in New York is sufficient to absolve your company of violations of 15 U.S.C. 1692e(5) "Threats of Unintended or Illegal Action".

Your failure to satisfy this request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney fees.

My SS# 072-72-1996, and DOB 10-25-1973.

Respectfully,


Jarrett Jenkins



EI 209950286 US



Customer Copy
Label 11-01, March 2004

UNITED STATES POSTAL SERVICE®

Post Office To Addressee

PO ZIP Code 11510	Day of Delivery <input checked="" type="checkbox"/> Next <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd Day	Postage \$ 21.30
Date Accepted 1 9 13	Scheduled Date of Delivery Month 1 Day 10	Return Receipt Fee \$
Time Accepted 11:30	Scheduled Time of Delivery <input checked="" type="checkbox"/> AM <input type="checkbox"/> PM	ODD Fee \$
Flat Rate <input type="checkbox"/> or Weight <input checked="" type="checkbox"/>	Military <input type="checkbox"/> <input type="checkbox"/> 2nd Day <input type="checkbox"/> 3rd Day	Insurance Fee \$
Int'l Alpha Country Code	Acceptance Emp. Initials PN	Total Postage & Fees \$ 21.30

Delivery Attempt	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
No. Day			
Delivery Attempt	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
No. Day			
Delivery Attempt	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
No. Day			

PAYMENT BY ACCOUNT
Express Mail Corporate Acct. No. ☐ Corporate accounts are subject to the terms and conditions of the contract.

Federal Agency Acct. No. or
Postal Service Acct. No. ☐ Signature of the official responsible for the account is required.

☐ Signature of Addressee ☐ Signature of Sender

FROM: (PLEASE PRINT) PHONE **(516) 541-1138**

J. Jenkins
PO Box 226
BALDWIN NY 11510

9-9 2012

TO: (PLEASE PRINT) PHONE **1**

HSBC CARD Services
PO BOX 5253
CAROL STREAM IL
ATTN: Bureau Director Accounting

60197+5253

FOR INTERNATIONAL DESTINATIONS, WRITE COUNTRY NAME BELOW.

FOR PICKUP OR TRACKING
www.usps.com

2:14-CV-05683 -SJF-AKT

EXHIBIT-4c

Jarrett R. Jenkins
P.O. Box 286
Baldwin, NY 11510-0286

January 11, 2013

HSBC
PO Box 5253
Carol Stream, IL 60197-5253

Certified Mail – Return Receipt Requested

RE: Acct #431467250017XXXX

; Original Creditor- ?

Dear Sir/Madam,

Be advised that I am requesting a "validation;" that is, competent evidence that I have some contractual obligation to pay you.

I am requesting under the guidelines of the Fair Debt Collection Practices Act and the Fair Credit Reporting Act that you provide me within 30 days upon receipt of this letter the following:

1. A certified copy of the original contract bearing my signature contracting for goods and or services with your company
2. A copy of the transaction history relating to any sale/purchase of products or services from your company that includes copies of all invoices relating to this account
3. A copy of your authority to collect on this account since I have no agreement with your company
4. A copy of the final account statement AND a document that lists the total principal of amount owed including a description of why I must pay additional fees which may include late fees, interest, penalties etc.
5. A copy of the complete servicing history from the inception date of the contract to the closing of the account which includes any/all payments received from me or on my behalf which breaks down how each payment was applied to principal, interest, late fees etc.

You should also be aware that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

I have been counseled regarding my rights under the Fair Credit Reporting Act and the Fair Debt Collection Practices Act. I will not attach the many pages of case references relating to deceptive collection practices. I leave that entirely up to your legal department to determine whether or not your defense in Federal Court here in New York is sufficient to absolve your company of violations of 15 U.S.C. 1692c(5) "Threats of Unintended or Illegal Action".

Your failure to satisfy this request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney fees.

My SS# 072-72-1996, and DOB 10-25-1973.

Respectfully,


Jarrett Jenkins

Jarrett R. Jenkins
P.O. Box 286
Baldwin, NY 11510-0286

January 11, 2013

HSBC
PO Box 5253
Carol Stream, IL 60197-5253

Certified Mail – Return Receipt Requested

RE: Acct #544045500219XXXX

; Original Creditor-?

Dear Sir/Madam,

Be advised that I am requesting a "validation;" that is, competent evidence that I have some contractual obligation to pay you.

I am requesting under the guidelines of the Fair Debt Collection Practices Act and the Fair Credit Reporting Act that you provide me within 30 days upon receipt of this letter the following:

1. A certified copy of the original contract bearing my signature contracting for goods and or services with your company
2. A copy of the transaction history relating to any sale/purchase of products or services from your company that includes copies of all invoices relating to this account
3. A copy of your authority to collect on this account since I have no agreement with your company
4. A copy of the final account statement AND a document that lists the total principal of amount owed including a description of why I must pay additional fees which may include late fees, interest, penalties etc.
5. A copy of the complete servicing history from the inception date of the contract to the closing of the account which includes any/all payments received from me or on my behalf which breaks down how each payment was applied to principal, interest, late fees etc.

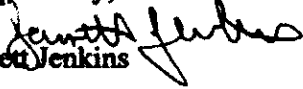
You should also be aware that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

I have been counseled regarding my rights under the Fair Credit Reporting Act and the Fair Debt Collection Practices Act. I will not attach the many pages of case references relating to deceptive collection practices. I leave that entirely up to your legal department to determine whether or not your defense in Federal Court here in New York is sufficient to absolve your company of violations of 15 U.S.C. 1692e(5) "Threats of Unintended or Illegal Action".

Your failure to satisfy this request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney fees.

My SS# 072-72-1996, and DOB 10-25-1973.

Respectfully,


Jarrett Jenkins

7012 3050 0002 1843 0705

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only. No Insurance Coverage Provided.)
 For delivery information visit our website at www.usps.com

OFFICIAL USE
 CAROL STREAM IL 60197

Postage	\$	\$5.15
Certified Fee	\$	\$2.95
Return Receipt Fee (Endorsement Required)	\$	\$1.15
Restricted Delivery Fee (Endorsement Required)	\$	\$0.00
Total Postage & Fees	\$	\$9.25

Postmark Here: 0510 BALDWIN NY 04 01/02/2013

Sent To: **HARL BANK for CAPITAL ONE**
 Street, Apt. No., or PO Box No.: **PO Box 5253**
 City, State, ZIP+4: **CAROL STREAM, IL 60197-5253**

4042 5195 5815 2404

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only. No Insurance Coverage Provided.)
 For delivery information visit our website at www.usps.com

OFFICIAL USE
 CAROL STREAM IL 60197

Postage	\$	\$5.15
Certified Fee	\$	\$2.95
Return Receipt Fee (Endorsement Required)	\$	\$1.15
Restricted Delivery Fee (Endorsement Required)	\$	\$0.00
Total Postage & Fees	\$	\$9.25

Postmark Here: 0510 BALDWIN NY 04 01/02/2013

Sent To: **HARL BANK for CAPITAL ONE**
 Street, Apt. No., or PO Box No.: **PO Box 5253**
 City, State, ZIP+4: **CAROL STREAM, IL 60197-5253**



EXPRESS MAIL
 UNITED STATES POSTAL SERVICE®

DELIVERY INFORMATION ONLY

PO ZIP Code	Day of Delivery	Postage
11557	1/11/13	\$ 78.95
Date Accepted	Scheduled Date of Delivery	Return Receipt Fee
1-11-13	1-11-13	\$ 2.95
Time Accepted	Scheduled Time of Delivery	OOD Fee
2:40 PM	11:00 AM	\$ 0.00
Post Paid	Ins't Alpha Country Code	Total Postage & Fees
		\$ 81.90

FROM: (PLEASE PRINT) J. Jenkins
 PO Box 266
 BALDWIN, NY 11510-0266

TO: (PLEASE PRINT) CARD SERVICES
 ATTN: Bureau Director
 PO Box 5253
 CAROL STREAM, IL 60197-5253

FOR PICKUP OR TRACKING: www.usps.com

EXPRESS MAIL
 UNITED STATES POSTAL SERVICE®

Customer Copy
 Label 11-B, March 2004

Post Office To Addressee

DELIVERY INFORMATION ONLY

Delivery Attempt	Time	Employee Signature
No.	Day	
Delivery Attempt	Time	Employee Signature
No.	Day	
Delivery Attempt	Time	Employee Signature
No.	Day	

CUSTOMER USE ONLY

PAYMENT BY ACCOUNT
 Express Mail Corporate Acct. No. _____
 Federal Agency Acct. No. or Postal Service Acct. No. _____

ZIP+4 U.S. ADDRESS ONLY. DO NOT USE FOR FOREIGN POSTAL CODES.
 60197-5253

FOR INTERNATIONAL DESTINATIONS, WRITE COUNTRY NAME BELOW.

2:14-CV-05683 -SJF-AKT

EXHIBIT-4d

Jarrett R. Jenkins
P.O. Box 286
Baldwin, NY 11510-0286

January 14, 2013

CAPITAL ONE
PO Box 5253
Carol Stream, IL 60197-5253

Certified Mail – Return Receipt Requested

RE: Acct #431467250017XXXX ; Original Creditor- ?

Dear Sir/Madam,

Be advised that I am requesting a "validation;" that is, competent evidence that I have some contractual obligation to pay you.

I am requesting under the guidelines of the Fair Debt Collection Practices Act and the Fair Credit Reporting Act that you provide me within 30 days upon receipt of this letter the following:

1. A certified copy of the original contract bearing my signature contracting for goods and or services with your company
2. A copy of the transaction history relating to any sale/purchase of products or services from your company that includes copies of all invoices relating to this account
3. A copy of your authority to collect on this account since I have no agreement with your company
4. A copy of the final account statement AND a document that lists the total principal of amount owed including a description of why I must pay additional fees which may include late fees, interest, penalties etc.
5. A copy of the complete servicing history from the inception date of the contract to the closing of the account which includes any/all payments received from me or on my behalf which breaks down how each payment was applied to principal, interest, late fees etc.

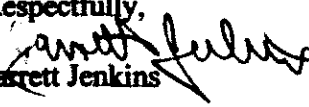
You should also be aware that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

I have been counseled regarding my rights under the Fair Credit Reporting Act and the Fair Debt Collection Practices Act. I will not attach the many pages of case references relating to deceptive collection practices. I leave that entirely up to your legal department to determine whether or not your defense in Federal Court here in New York is sufficient to absolve your company of violations of 15 U.S.C. 1692e(5) "Threats of Unintended or Illegal Action".

Your failure to satisfy this request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney fees.

My SS# 072-72-1996, and DOB 10-25-1973.

Respectfully,


Jarrett Jenkins

Jarrett R. Jenkins
P.O. Box 286
Baldwin, NY 11510-0286

January 14, 2013

CAPITAL ONE
PO Box 5253
Carol Stream, IL 60197-5253

Certified Mail – Return Receipt Requested

RE: Acct #544045500219XXXX

; Original Creditor-?

Dear Sir/Madam,

Be advised that I am requesting a "validation;" that is, competent evidence that I have some contractual obligation to pay you.

I am requesting under the guidelines of the Fair Debt Collection Practices Act and the Fair Credit Reporting Act that you provide me within 30 days upon receipt of this letter the following:

1. A certified copy of the original contract bearing my signature contracting for goods and or services with your company
2. A copy of the transaction history relating to any sale/purchase of products or services from your company that includes copies of all invoices relating to this account
3. A copy of your authority to collect on this account since I have no agreement with your company
4. A copy of the final account statement AND a document that lists the total principal of amount owed including a description of why I must pay additional fees which may include late fees, interest, penalties etc.
5. A copy of the complete servicing history from the inception date of the contract to the closing of the account which includes any/all payments received from me or on my behalf which breaks down how each payment was applied to principal, interest, late fees etc.

You should also be aware that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

I have been counseled regarding my rights under the Fair Credit Reporting Act and the Fair Debt Collection Practices Act. I will not attach the many pages of case references relating to deceptive collection practices. I leave that entirely up to your legal department to determine whether or not your defense in Federal Court here in New York is sufficient to absolve your company of violations of 15 U.S.C. 1692e(5) "Threats of Unintended or Illegal Action".

Your failure to satisfy this request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney fees.

My SS# 072-72-1996, and DOB 10-25-1973.

Respectfully,


Jarrett Jenkins



Date: 01/17/2013

JARRETT JENKINS:

The following is in response to your 01/15/2013 request for delivery information on your Express Mail(R) item number E120 9950 290U S. The delivery record shows that this item was delivered on 01/17/2013 at 10:17 AM in SALT LAKE CITY, UT 84130 to S LEHAULI. The scanned image of the recipient information is provided below.

Signature of Recipient:

A handwritten signature in black ink, appearing to read "S Lehaul", written on a white background with horizontal lines.

Address of Recipient:

A handwritten address in black ink, appearing to read "84130", written on a white background with horizontal lines.

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local Post Office or postal representative.

Sincerely,

United States Postal Service

2:14-CV-05683 -SJF-AKT

EXHIBIT-5

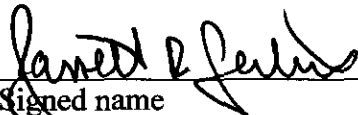
I have suffered from the following due to, or made worse by, the actions of the Defendant, Capital One, N.A. debt collection and illegal credit reporting activities:

- | | | |
|---------------------------------------------------------------|--------------------------------------|-------------------------------------|
| 1. Sleeplessness | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 2. Fear of answering the telephone | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 3. Nervousness | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 4. Fear of answering the door | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 5. Embarrassment when speaking with family and friends | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 6. Depressions (sad, anxious, or "empty" moods) | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 7. Chest Pains | <input checked="" type="radio"/> YES | <input checked="" type="radio"/> NO |
| 8. Feelings of hopelessness, pessimism | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 9. Feelings of guilt, worthlessness, helplessness | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 10. Appetite and/or weight loss or overeating and weight gain | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 11. Thoughts of death, suicide or suicide attempts | <input checked="" type="radio"/> YES | <input checked="" type="radio"/> NO |
| 12. Restlessness Irritability | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 13. Headache, nausea, chronic pain or fatigue | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 14. Negative impact on job | <input checked="" type="radio"/> YES | <input type="radio"/> NO |
| 15. Negative impact on my relationships | <input checked="" type="radio"/> YES | <input type="radio"/> NO |

Other physical or emotional symptoms you believe are associated with abusive debt collection and illegal credit reporting activities: _____

Pursuant to 28 U.S.C. § 1746(2), I hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct.

Dated: 12 Nov 14


Signed name

Jameth P. Jenkins
Printed Name

2:14-CV-05683 -SJF-AKT

EXHIBIT-6

Subject: Application Declined
From: do.not.reply@westernsky.com (do.not.reply@westernsky.com)
To: ldlaw701@yahoo.com;
Date: Friday, March 15, 2013 7:21 PM

Application Declined

Dear JARRETT JENKINS ,

After careful review of your loan application, we are sorry to advise you that we cannot grant you a loan at this time. If you would like a statement of specific reasons why your application was denied, please contact the address shown below within 60 days of receiving this letter. We will provide you with a statement of reasons within 30 days after receiving your request.

Credit Inquiry Dept.
Western Sky Financial
P.O. Box 370
Timber Lake, SD 57656
1-605-865-3311

The decision not to grant you a loan at this time was based in whole or in part on information contained in your credit report. The following information arises out of such report:

Your credit score	593 source: Experian Date:2/21/2013
The range of score	Scores range from a low of 320 to a high of 844. Generally, the higher your score, the more likely you are to be offered better credit terms.
Key Factors that <u>adversely</u> affected your credit score	SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED LENGTH OF TIME SINCE LEGAL ITEM FILED OR COLLECTION ITEM REPORTED PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS NUMBER OF ACCOUNTS DELINQUENT

As part of the loan application approval process, we use information obtained from Experian credit reporting agency. Experian's address and toll-free telephone number are shown below. Experian played no part in our decision and is unable to provide specific reasons why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You have a right to a free copy of your credit report from the reporting agency if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you received is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. You can find out about the information contained in your file (if one was used) by contacting:

Experian Credit Information
701 Experian Parkway
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/reportaccess

Notice: Western Sky Financial does not discriminate against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the laws of the Cheyenne River Sioux Tribe.

Please do not reply directly to this system-generated email. This mailbox is not monitored and you will not receive a response.

